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Date: 14 December 2000
Your ref: T0091-183317 (CITI0080-EP)
Our ref: N 6-099

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Att: Mr. George T. Marcou

European Patent Application No. 98203747.5, in the name of Citicorp Development Center, Inc. for "Distributed network based electronic wallet"

Dear Mr. Marcou,

Enclosed please find the Search Report from the EPO together with cited references.

We have not performed any analysis of the result at the moment, but would you so desire, please let us know. Otherwise, we will await the first communication from the Substantive Examination before we perform any analysis of the cited documents.

Yours very truly,

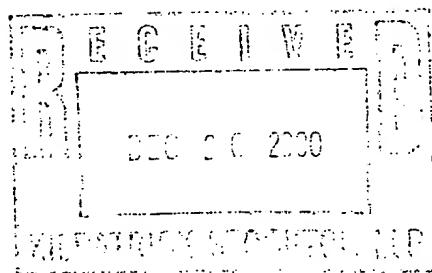
HYNELL PATENTTJÄNST AB

Maria Szeles
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Encl.

Dhso Banking

Atty: *Wm (BD)* C170080.US
Docket/Matter No:
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